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TRANSMITTAL FORM <small>(to be used for all correspondence after initial filing)</small>		Application Number <i>10/066,174</i>
		Filing Date <i>01/29/02</i>
		First Named Inventor <i>FISHER</i>
		Group Art Unit
		Examiner Name
Total Number of Pages in This Submission <i>1</i>		Attorney Docket Number <i>01-111</i>

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Firm or Individual name	<i>Howard E. Lebowitz 905 W. Middlefield Rd., #971 Mountain View, CA 94043</i>	<i>{ Reg. No. 44,864 Cust. No. 23843 Phone 650-964-0665</i>
Signature	<i>Howard E. Lebowitz</i>	
Date	<i>March 20, 2002</i>	

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Sheet

1 of 2

Complete if Known

Application Number	10/066,174
Filing Date	01/29/02
First Named Inventor	Fisher
Art Unit	
Examiner Name	
Attorney Docket Number	01-111

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. 1	Document Number Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	US- 6,327,578 B1	12/04/2001	Linchan	cols. 3-10, Figs. 2A-6
	2	US- 6,000,832 A	12/14/1999	Franklin	cols. 2-7
	3	US- 6,029,151 A	02/22/2000	Nikander	cols. 2, 3, 5, 6

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. 1	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	4	IE WO 00/49586 A1	08/24/2000	ORBIS Patents LTD.	Pages 7-9, 13-17 and Fig 15.	

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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

2 of 2

Complete if Known

Application Number *10/066,174*Filing Date *08/29/02*First Named Inventor *FISHER*

Group Art Unit

Examiner Name

Attorney Docket Number *01-111*

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
OIPE JC8	1	Article entitled "Transale : A simple Solution for e-payment security and authorization", PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm" on March 10, 2002 (3 pages).	
	2	Web Page downloaded from "http://www.telemoneyworld.com/howitworks.shtml" on March 10, 2002. (4 page)	
	3	Whitepaper entitled "E-Payment Security" downloaded from "http://www.globelid.com/products/@payvault.htm" on September 16, 2001. (6 page document; pages 5&6)	

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